

Table I.A.2(2008) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.4%	35.6%	66.1%	81.3%	95.4%	98.9%	43.2%	96.5%
Industry group **								
Agric., fish., forest.	28.6%	23.6%	40.3%	56.2%	53.8%	100.0%	25.9%	69.2%
Mining and manufacturing	69.7%	45.8%	80.9%	90.1%	97.4%	99.7%	59.5%	97.1%
Construction	42.3%	31.2%	68.8%	86.3%	93.3%	98.5%	39.4%	93.0%
Utilities and transp.	58.6%	29.9%	69.7%	91.0%	98.1%	99.9%	39.7%	99.2%
Wholesale trade	68.2%	45.6%	85.1%	96.8%	99.6%	100.0%	57.7%	99.8%
Fin. svcs. and real estate	66.3%	38.0%	82.0%	93.3%	97.6%	98.6%	44.8%	98.2%
Retail trade	60.1%	27.8%	61.3%	80.8%	96.5%	99.5%	36.5%	97.9%
Professional services	61.1%	44.4%	77.1%	89.1%	96.5%	97.8%	51.8%	96.5%
Other services	47.8%	29.8%	48.0%	64.8%	90.6%	98.6%	35.3%	93.1%
Ownership								
For profit, incorporated	61.1%	38.5%	67.7%	80.8%	95.3%	98.9%	46.7%	96.6%
For profit, unincorporated	40.3%	28.5%	55.4%	74.6%	92.4%	98.7%	32.6%	94.6%
Nonprofit	64.2%	40.4%	73.4%	92.6%	97.5%	99.9%	50.9%	97.9%
Age of firm								
Less than 5 years	29.6%	23.4%	42.8%	64.9%	80.1%	94.0%	27.5%	81.1%
5-9 years	39.5%	31.8%	59.3%	66.5%	88.6%	96.7%	36.8%	84.9%
10-19 years	48.8%	37.4%	65.6%	79.6%	93.7%	94.0%	44.0%	92.0%
20 or more years	66.7%	42.9%	75.4%	88.7%	96.5%	99.3%	52.9%	97.2%
Unknown	95.0%	12.7% *	20.5% *	55.9%	96.7%	99.0%	18.2%	98.6%
Multi/single status								
2 or more locations	95.4%	60.8%	74.3%	86.4%	96.4%	98.9%	76.7%	97.5%
1 location only	43.9%	35.4%	65.4%	79.1%	89.8%	91.9%	42.0%	88.7%
Percent full-time employees								
Less than 25%	21.0%	7.6%	24.3%	47.1%	79.6%	97.0%	11.0%	88.3%
25-49 %	56.3%	30.0%	51.5%	60.8%	90.6%	98.7%	37.0%	93.4%
50-74 %	55.8%	38.2%	56.6%	78.0%	94.4%	98.9%	43.1%	95.9%
75% or more	63.4%	42.3%	77.7%	89.5%	97.8%	99.1%	51.2%	97.8%
Union presence								
No union employees	54.1%	35.9%	66.3%	81.6%	95.2%	98.6%	43.3%	95.7%
Has union employees	79.4%	35.5%	67.2%	90.9%	98.9%	99.6%	48.3%	99.2%
Unknown	78.5%	16.0%	47.1%	40.2%	95.2%	99.3%	23.0%	98.2%
Percent low wage employees								
50% or more low wage	41.8%	18.4%	36.6%	60.1%	91.4%	98.0%	23.4%	93.5%
Less than 50% low wage	63.8%	44.0%	79.3%	91.8%	97.6%	99.4%	52.8%	98.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2(2008) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	0.53%	0.73%	1.10%	0.46%	0.15%	0.49%	0.18%
Industry group **								
Agric., fish., forest.	2.35%	1.88%	10.45%	9.76%	14.50%	23.57%	2.25%	8.39%
Mining and manufacturing	1.35%	1.76%	3.38%	1.77%	1.13%	0.29%	1.80%	0.77%
Construction	1.14%	1.67%	3.09%	2.96%	3.61%	1.01%	1.14%	1.63%
Utilities and transp.	2.05%	2.22%	3.97%	2.81%	1.38%	0.10%	1.84%	0.32%
Wholesale trade	1.72%	2.50%	2.22%	1.96%	0.27%	0.00%	2.33%	0.14%
Fin. svcs. and real estate	1.01%	1.28%	4.45%	1.69%	0.83%	0.59%	1.20%	0.45%
Retail trade	1.04%	1.05%	3.12%	2.12%	1.43%	0.23%	1.18%	0.29%
Professional services	0.72%	0.93%	2.30%	1.06%	0.70%	0.62%	0.78%	0.47%
Other services	0.85%	1.21%	2.18%	1.95%	1.45%	0.42%	0.99%	0.74%
Ownership								
For profit, incorporated	0.39%	0.69%	1.01%	1.29%	0.49%	0.21%	0.59%	0.19%
For profit, unincorporated	0.76%	0.81%	2.65%	2.18%	1.10%	0.56%	0.87%	0.37%
Nonprofit	1.59%	2.40%	2.33%	1.31%	0.88%	0.06%	1.89%	0.53%
Age of firm								
Less than 5 years	0.71%	0.87%	3.06%	2.69%	3.78%	7.88%	0.79%	3.66%
5-9 years	0.79%	1.09%	2.02%	3.75%	3.19%	1.58%	0.90%	3.30%
10-19 years	0.81%	0.81%	1.85%	2.17%	0.93%	2.16%	0.87%	0.81%
20 or more years	0.57%	0.86%	1.15%	1.10%	0.63%	0.22%	0.74%	0.22%
Unknown	0.42%	3.91% *	6.56% *	10.68%	1.42%	0.24%	3.61%	0.20%
Multi/single status								
2 or more locations	0.22%	4.15%	3.11%	1.80%	0.30%	0.15%	1.77%	0.16%
1 location only	0.52%	0.55%	0.80%	1.44%	2.23%	3.04%	0.54%	0.80%
Percent full-time employees								
Less than 25%	0.80%	0.78%	2.17%	3.40%	5.14%	1.44%	0.59%	2.31%
25-49 %	1.05%	1.58%	3.49%	4.22%	1.54%	0.62%	1.77%	0.71%
50-74 %	0.72%	1.03%	1.64%	2.04%	1.45%	0.49%	0.81%	0.77%
75% or more	0.47%	0.68%	0.83%	0.78%	0.45%	0.21%	0.56%	0.13%
Union presence								
No union employees	0.43%	0.55%	0.70%	0.96%	0.51%	0.17%	0.52%	0.24%
Has union employees	1.51%	3.12%	5.73%	2.89%	0.38%	0.26%	2.46%	0.39%
Unknown	2.00%	3.62%	11.01%	8.46%	2.17%	0.33%	4.38%	0.47%
Percent low wage employees								
50% or more low wage	0.67%	0.75%	1.85%	1.65%	0.80%	0.47%	0.81%	0.36%
Less than 50% low wage	0.46%	0.70%	0.59%	0.84%	0.47%	0.21%	0.56%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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